

**EXAMPLE NUMBER 3: Married couple, both age 35.** Husband drives 2004 Dodge Ram 4X4 Quad Cab to work 5 miles each way, five days per week. Annual mileage = 12,000. Wife drives 2004 Ford Taurus Sedan to work 2 miles each way, five days per week. Annual mileage = 7,000. Both have a clean record for last three years, and no other drivers in household.

Company Name	Fargo	Remainder of State	Bismarck/ Mandan	Grand Forks	Minot
Allstate	\$830	\$882	\$1,132	\$761	\$824
Amco	\$528	\$639/\$660	\$609	\$552	\$588
American Family	\$603	\$682/\$800	\$659	\$675	\$701
Auto Club Ins Assoc	\$544	\$697	\$631	\$484	\$548
Center Mutual	\$1,059	\$811	\$1068	\$1012	\$1,012
Farmers Insurance	\$566	\$782	\$731	\$583	\$723
Garrison Prop & Cas	\$579	\$621	\$562	\$542	\$504
Grinnell Mutual	\$892	\$737	\$864	\$848	\$841
Milbank	\$739	\$856	\$885	\$800	\$836
Nat'l Farmers Union	\$587	\$683	\$662	\$578	\$605
Nodak Mutual	\$494	\$544	\$570	\$516	\$534
North Star Mutual	\$607	\$616	\$579	\$566	\$533
Progressive Direct	\$347	\$357	\$353	\$347	\$346
Progressive NW	\$323	\$393	\$321	\$294	\$305
Safeco Insurance Co.	\$534	\$600	\$593	\$546	\$548
State Farm Fire	\$408	\$509	\$412	\$369	\$432
State Farm Mutual	\$376	\$479	\$382	\$341	\$401
USAA	\$550	\$591	\$535	\$530	\$481
USAA Casualty	\$579	\$621	\$562	\$542	\$504